



Bank Holding Company Performance Report March 31, 2022—FR BHCPR

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BHC Name COMMERCE BANCSHARES, INC.

City/State KANSAS CITY, MO

Bank Holding Company Information

Federal Reserve District: 10

Consolidated Assets (\$000): 35,044,801

Peer Group Number: 1 Number in Peer Group: 134

Number of Bank Subsidiaries: 1

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

COMMERCE BANCSHARES, INC.
1000 WALNUT

KANSAS CITY, MO 64106

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BHC Name

City/State

Summary Ratios

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000)	36,091,801	32,366,314	33,955,373	29,314,983	25,137,394
Net income (\$000)	118,154	130,972	530,765	354,057	421,231
Number of BHCs in peer group	134	133	130	128	125

	BHC	Peer # 1	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.33	2.55	30	2.58	2.67	39	2.46	2.60	35	2.87	2.77	51	3.31	3.01	60
+ Non-interest income	1.58	0.97	81	1.82	1.13	83	1.79	1.04	85	1.69	1.21	78	2.11	1.32	83
- Overhead expense	2.30	2.18	66	2.39	2.28	61	2.38	2.17	69	2.69	2.57	65	3.05	2.69	72
- Provision for credit losses	-0.11	0.04	12	-0.08	-0.12	49	-0.20	-0.09	24	0.40	0.51	33	0.20	0.15	69
+ Securities gains (losses)	0	0	18	0	0.01	32	-0.01	0.01	1	0.07	0.02	89	0	0.01	20
+ Other tax equivalent adjustments	0	0	44	0	0	48	0	0	46	0	0	48	0	0	42
= Pretax net operating income (tax equivalent)	1.71	1.35	77	2.08	1.78	73	2.06	1.66	79	1.55	1.04	82	2.17	1.56	92
Net operating income	1.31	1.03	77	1.62	1.36	73	1.56	1.26	79	1.21	0.81	80	1.68	1.19	92
Net income	1.31	1.02	77	1.62	1.35	73	1.56	1.26	79	1.21	0.82	79	1.68	1.19	92
Net income (Subchapter S adjusted)		1.74			1.78			1.97			1.18			1.17	
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.44	2.96	18	2.72	3.18	20	2.58	3.06	19	3.14	3.55	23	3.89	4.41	19
Interest expense	0.03	0.20	2	0.05	0.29	3	0.04	0.25	3	0.15	0.52	4	0.43	1.08	7
Net interest income (tax equivalent)	2.41	2.75	26	2.67	2.88	30	2.54	2.80	29	2.99	3.01	41	3.46	3.33	52
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.12	0.09	70	0.24	0.16	70	0.12	0.11	60	0.22	0.27	54	0.35	0.21	78
Earnings coverage of net loan and lease losses (X)	30.39	38.54	63	15.57	25.70	53	34.15	39.72	63	15.99	22.91	58	11.72	24.40	45
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.87	1.20	20	1.22	1.49	33	0.99	1.23	28	1.35	1.58	37	1.09	0.83	80
Allowance for loan and lease losses / Total loans and leases	0.87	1.17	21	1.22	1.47	35	0.99	1.20	31	1.35	1.55	38	1.09	0.81	80
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.07	0.47	3	0.16	0.70	5	0.08	0.49	5	0.18	0.71	7	0.10	0.57	5
30-89 days past due loans and leases / Total loans and leases	0.26	0.32	48	0.20	0.33	41	0.26	0.32	50	0.31	0.39	49	0.54	0.43	72
Liquidity and Funding															
Net noncore funding dependence	-6.23	-1.97	34	-3.93	-0.51	43	-11.71	-2.33	19	-2.19	3.20	37	1.44	14.45	16
Net short-term noncore funding dependence	-6.70	-6.65	42	-4.18	-6.88	60	-12.27	-7.71	29	-2.33	-4.76	56	1.04	3.38	34
Net loans and leases / Total assets	43.75	59.31	13	48.75	60.99	15	40.96	58.67	12	49.04	61.58	17	55.94	63.77	22
Capitalization															
Tier 1 leverage ratio	9.07	9.06	54	9.38	9.15	57	9.13	8.98	60	9.45	9.13	63	11.38	9.76	84
Holding company equity capital / Total assets	8.45	10.29	22	9.95	10.72	38	9.36	10.71	31	10.31	11.16	37	12.02	12.43	46
Total equity capital (including minority interest) / Total assets	8.48	10.40	20	9.96	10.85	36	9.39	10.82	29	10.32	11.29	36	12.03	12.57	44
Common equity tier 1 capital / Total risk-weighted assets	13.92	12.21	80	13.76	12.57	71	14.34	12.42	81	13.71	12.38	76	13.93	12.17	79
Net loans and leases / Equity capital (X)	5.18	5.82	36	4.90	5.73	34	4.37	5.53	27	4.76	5.58	32	4.65	5.21	36
Cash dividends / Net income	27.20	33.45	36	23.52	23.13	48	23.12	28.27	38	36.03	42.30	41	29.07	33.12	42
Cash dividends / Net income (Subchapter S adjusted)		28.47			14.81			3.14			-0.65			-12.02	
Growth Rates															
Assets	5.27	9.35	47	24.16	16.49	72	11.44	10.50	66	26.29	16.68	79	2.27	9.26	23
Equity capital	-10.62	4.03	8	1.89	9.13	14	1.18	7.46	19	8.37	6.99	64	6.94	10.49	47
Net loans and leases	-5.52	6.29	16	8.86	7.22	61	-6.93	3.36	12	10.71	9.07	68	4.21	9.10	31
Noncore funding	-5.98	-10.65	58	-1.77	-25.09	78	19.69	-14.79	86	7.98	-12.18	73	4.29	6.59	50
Parent Company Ratios															
Short-term debt / Equity capital	0	0.49	40	0	0.52	41	0	0.57	38	0	0.77	38	0	1.02	36
Long-term debt / Equity capital	0	11.08	12	0	11.33	11	0	10.95	12	0	13.56	10	0	13.04	13
Equity investment in subsidiaries / Equity capital	89.18	103.47	2	91.37	102.85	5	90.13	103.22	3	92.59	102.81	6	88.01	103.22	5
Cash from ops + noncash items + op expense / Op expense + dividends	166.32	125.04	66	233.03	98.58	89	225.81	154.48	78	151.74	147.24	65	323.78	190.27	84

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	128,853	142,359	556,170	594,465	646,307	-9.49	2.93
Income from lease financing receivables.....	4,934	5,764	21,399	24,010	22,869	-14.40	9.47
Fully taxable income on loans and leases.....	130,311	143,920	561,843	599,968	645,375	-9.46	4.20
Tax-exempt income on loans and leases.....	3,476	4,203	15,726	18,507	23,801	-17.30	-24.84
Estimated tax benefit on income on loans and leases.....	651	804	3,029	3,687	4,917	-19.05	-67.56
Income on loans and leases (tax equivalent).....	134,438	148,927	580,598	622,162	674,093	-9.73	2.09
Investment interest income (tax equivalent).....	71,609	51,279	223,965	215,247	235,983	39.65	23.35
Interest on balances due from depository institutions.....	1,151	370	3,202	2,273	6,706	211.08	189.92
Interest income on other earning assets.....	6,212	11,839	40,430	43,762	19,280	-47.53	46.89
Total interest income (tax equivalent).....	213,410	212,415	848,195	883,444	936,062	0.47	9.80
Interest on time deposits of \$250K or more.....	350	690	1,727	9,056	22,420	-49.28	-85.60
Interest on time deposits < \$250K.....	216	845	2,008	8,789	10,893	-74.44	-77.87
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	1,760	2,103	7,509	17,851	39,712	-16.31	-54.76
Interest on other borrowings and trading liabilities.....	690	314	1,651	7,120	30,367	119.75	-71.57
Interest on subordinated debt and mandatory convertible securities.....	0	0	0	0	0		
Total interest expense.....	3,016	3,952	12,895	42,816	103,392	-23.68	-68.98
Net interest income (tax equivalent).....	210,394	208,463	835,300	840,628	832,670	0.93	13.94
Non-interest income.....	142,490	147,095	606,115	495,731	530,582	-3.13	20.80
Adjusted operating income (tax equivalent).....	352,884	355,558	1,441,415	1,336,359	1,363,252	-0.75	16.62
Overhead expense.....	207,899	193,421	806,622	787,309	766,897	7.49	10.66
Provision for credit losses.....	-9,858	-6,232	-66,326	116,049	50,438		
Securities gains (losses).....	-1	0	-3,284	21,096	-347		
Other tax equivalent adjustments.....	0	0	0	0	0		
Pretax net operating income (tax equivalent).....	154,555	168,334	698,022	454,136	545,914	-8.19	46.28
Applicable income taxes.....	31,902	32,076	145,711	87,293	109,074	-0.54	28.08
Tax equivalent adjustments.....	2,627	3,029	11,721	12,958	14,128	-13.27	-70.97
Applicable income taxes (tax equivalent).....	34,529	35,105	157,432	100,251	123,202	-1.64	1.69
Minority interest.....	1,872	2,257	9,825	-172	1,481	-17.06	845.45
Net income before discontinued operations, net of minority interest.....	118,154	130,972	530,765	354,057	421,231	-9.79	65.24
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	118,154	130,972	530,765	354,057	421,231	-9.79	65.24
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	120,026	133,229	540,590	353,885	422,712	-9.91	67.40
Investment securities income (tax equivalent).....	71,609	51,279	223,965	215,247	235,983	39.65	23.35
US Treasury and agency securities (excluding mortgage-backed securities).....	9,615	4,837	34,067	20,715	25,525	98.78	48.54
Mortgage-backed securities.....	35,770	23,999	95,175	109,834	123,805	49.05	61.86
All other securities.....	26,224	22,443	94,723	84,698	86,653	16.85	-11.04
Cash dividends declared.....	32,143	30,799	122,693	127,568	122,466	4.36	27.74
Common.....	32,143	30,799	122,693	120,818	113,466	4.36	40.28
Preferred.....	0	0	0	6,750	9,000		-100.00

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Relative Income Statement and Margin Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2.37	2.75	22	2.63	2.96	25	2.50	2.85	23	3.01	3.27	27	3.72	4	28
Less: Interest expense	0.03	0.19	2	0.05	0.27	4	0.04	0.23	3	0.15	0.48	5	0.41	0.98	10
Equals: Net interest income (tax equivalent)	2.33	2.55	30	2.58	2.67	39	2.46	2.60	35	2.87	2.77	51	3.31	3.01	60
Plus: Non-interest income	1.58	0.97	81	1.82	1.13	83	1.79	1.04	85	1.69	1.21	78	2.11	1.32	83
Equals: adjusted operating income (tax equivalent)	3.91	3.56	77	4.39	3.87	78	4.25	3.70	82	4.56	4.04	79	5.42	4.41	88
Less: Overhead expense	2.30	2.18	66	2.39	2.28	61	2.38	2.17	69	2.69	2.57	65	3.05	2.69	72
Less: Provision for credit losses	-0.11	0.04	12	-0.08	-0.12	49	-0.20	-0.09	24	0.40	0.51	33	0.20	0.15	69
Plus: Realized gains (losses) on held-to-maturities securities	0	0	49	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0	0	17	0	0.01	33	-0.01	0.01	1	0.07	0.02	89	0	0.01	20
Plus: other tax equivalent adjustments	0	0	44	0	0	48	0	0	46	0	0	48	0	0	42
Equals: Pretax net operating income (tax equivalent)	1.71	1.35	77	2.08	1.78	73	2.06	1.66	79	1.55	1.04	82	2.17	1.56	92
Less: Applicable income taxes (tax equivalent)	0.38	0.31	72	0.43	0.40	67	0.46	0.38	77	0.34	0.23	82	0.49	0.36	86
Less: Minority interest	0.02	0	94	0.03	0	94	0.03	0	93	0	0	3	0.01	0	84
Equals: Net operating income	1.31	1.03	77	1.62	1.36	73	1.56	1.26	79	1.21	0.81	80	1.68	1.19	92
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Equals: Net income	1.31	1.02	77	1.62	1.35	73	1.56	1.26	79	1.21	0.82	79	1.68	1.19	92
Memo: Net income (last four quarters)	1.48	1.17	80	1.40	1.07	80	1.56	1.26	79	1.21	0.82	79	1.68	1.19	92
Net income—BHC and noncontrolling (minority) interest	1.33	1.04	77	1.65	1.37	74	1.59	1.27	80	1.21	0.83	79	1.68	1.20	92
Margin Analysis															
Average earning assets / Average assets	96.80	93.16	88	96.64	93.08	86	96.79	93.08	90	95.97	92.32	89	95.61	91.05	91
Average interest-bearing funds / Average assets	57.18	60.43	40	56.90	62.97	23	56.19	61.99	26	56.78	64.06	20	61.68	65.57	33
Interest income (tax equivalent) / Average earning assets	2.44	2.96	18	2.72	3.18	20	2.58	3.06	19	3.14	3.55	23	3.89	4.41	19
Interest expense / Average earning assets	0.03	0.20	2	0.05	0.29	3	0.04	0.25	3	0.15	0.52	4	0.43	1.08	7
Net interest income (tax equivalent) / Average earning assets	2.41	2.75	26	2.67	2.88	30	2.54	2.80	29	2.99	3.01	41	3.46	3.33	52
Yield or Cost															
Total loans and leases (tax equivalent)	3.53	3.88	29	3.64	4.05	29	3.70	4.01	33	3.91	4.27	30	4.73	5.09	27
Interest-bearing bank balances	0.18	0.18	44	0.08	0.10	17	0.14	0.14	47	0.22	0.27	39	1.60	2.04	26
Federal funds sold and reverse repos	1.22	0.28	93	5.24	0.26	97	2.94	0.25	97	4.78	0.68	96	2.15	2.44	42
Trading assets	1.74	0.43	85	1	0.39	77	1.16	0.45	73	2.07	0.60	82	2.59	0.99	77
Total earning assets	2.41	2.93	18	2.68	3.15	23	2.55	3.04	19	3.09	3.51	23	3.84	4.36	19
Investment securities (tax equivalent)	1.89	1.78	66	1.66	1.84	38	1.69	1.77	48	2.13	2.25	39	2.75	2.76	51
US Treasury and agency securities (excluding mortgage-backed securities)	3.28	1.09	97	2.52	1.30	91	3.99	1.14	99	2.39	1.75	83	2.52	2.32	72
Mortgage-backed securities	1.96	1.67	80	1.44	1.60	38	1.37	1.57	32	1.86	2.05	26	2.67	2.61	59
All other securities	1.51	2.75	11	1.81	2.93	13	1.66	2.81	14	2.33	3.24	16	3.02	4.06	16
Interest-bearing deposits	0.03	0.16	4	0.06	0.26	6	0.05	0.21	8	0.17	0.53	6	0.39	1.10	6
Time deposits of \$250K or more	0.21	0.48	11	0.27	0.82	5	0.18	0.66	4	0.87	1.42	11	2.15	1.96	62
Time deposits < \$250K	0.14	0.44	8	0.44	0.78	17	0.28	0.62	11	0.99	1.36	19	1.21	1.82	14
Other domestic deposits	0.04	0.13	13	0.06	0.17	14	0.05	0.15	15	0.14	0.36	11	0.34	0.93	7
Foreign deposits		0.14			0.13			0.14			0.42			1.19	
Federal funds purchased and repos	0.10	0.16	34	0.06	0.18	23	0.07	0.17	33	0.31	0.62	25	1.61	1.86	42
Other borrowed funds and trading liabilities	0.04	1.14	10	0.21	1.38	13	0.09	1.27	12	0.80	1.50	19	2.07	2.38	30
All interest-bearing funds	0.06	0.31	2	0.09	0.42	3	0.07	0.37	3	0.26	0.74	5	0.67	1.49	7

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Non-interest Income and Expenses					
Total non-interest income	142,490	147,095	606,115	495,731	530,582
Fiduciary activities income	46,244	42,526	181,542	154,482	150,049
Service charges on deposit accounts - domestic	22,307	22,575	97,217	93,227	95,983
Trading revenue	4,766	5,631	18,990	17,341	11,415
Investment banking fees and commissions	4,790	4,750	19,111	24,137	26,627
Insurance activities revenue	173	249	1,262	903	1,264
Venture capital revenue	10,009	11,680	51,112	-2,398	11,016
Net servicing fees	447	750	1,444	-2,084	446
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	827	10,102	29,359	19,695	13,184
Other non-interest income	52,927	48,832	206,078	190,428	220,598
Total overhead expenses	207,899	193,421	806,622	787,309	766,897
Personnel expense	135,953	129,033	525,248	512,987	492,927
Net occupancy expense	17,286	16,690	67,900	66,980	68,507
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	79	94	354	427	531
Other operating expenses	54,581	47,604	213,120	206,915	204,932
Fee income on mutual funds and annuities	1,633	1,584	7,379	6,242	7,190
Memoranda					
Assets under management in proprietary mutual funds and annuities	2,941,213	3,109,116	3,157,054	3,216,388	2,912,056
Number of equivalent employees	4,563	4,619	4,527	4,607	4,819
Average personnel expense per employee	29.79	27.94	116.03	111.35	102.29
Average assets per employee	7,909.66	7,007.21	7,500.63	6,363.14	5,216.31

	BHC	Peer # 1	Pct												
Analysis Ratios															
Mutual fund fee income / Non-interest income	1.15	2.26	44	1.08	2.10	41	1.22	2.17	45	1.26	2.02	44	1.36	2.72	42
Overhead expenses / Net Interest Income + non-interest income	59.36	61.09	45	54.87	59.31	29	56.42	59.28	34	59.49	62.28	42	56.84	61.29	35
Percent of Average Assets															
Total overhead expense	2.30	2.18	66	2.39	2.28	61	2.38	2.17	69	2.69	2.57	65	3.05	2.69	72
Personnel expense	1.51	1.21	80	1.59	1.28	80	1.55	1.21	84	1.75	1.30	87	1.96	1.41	90
Net occupancy expense	0.19	0.23	31	0.21	0.24	29	0.20	0.23	33	0.23	0.26	32	0.27	0.28	50
Other operating expenses	0.61	0.71	42	0.59	0.73	38	0.63	0.72	45	0.71	0.94	30	0.82	0.97	46
Overhead less non-interest income	0.72	1.18	15	0.57	1.10	12	0.59	1.10	12	0.99	1.25	32	0.94	1.32	24
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	58.91	60.59	45	54.40	58.69	30	55.96	58.83	34	58.91	61.82	42	56.25	60.64	36
Personnel expense	38.53	33.94	74	36.29	33.28	68	36.44	32.93	67	38.39	32.36	86	36.16	32.39	72
Net occupancy expense	4.90	6.43	28	4.69	6.42	24	4.71	6.23	25	5.01	6.58	24	5.03	6.52	21
Other operating expenses	15.49	19.35	17	13.41	18.45	15	14.81	19.18	16	15.52	22.28	16	15.07	21.20	12
Total non-interest income	40.38	26.24	83	41.37	28.42	78	42.05	27.67	83	37.10	28.83	71	38.92	29.23	76
Fiduciary activities income	13.10	2.31	94	11.96	2.15	95	12.59	2.20	94	11.56	2.09	95	11.01	1.97	94
Service charges on domestic deposit accounts	6.32	3.51	88	6.35	3.21	90	6.74	3.27	94	6.98	3.27	93	7.04	3.88	89
Trading revenue	1.35	0.53	82	1.58	0.97	76	1.32	0.62	83	1.30	1.28	72	0.84	1.18	60
Investment banking fees and commissions	1.36	2.33	50	1.34	2.51	48	1.33	2.58	47	1.81	2.46	56	1.95	3.54	53
Insurance activities revenue	0.05	0.38	54	0.07	0.38	50	0.09	0.36	54	0.07	0.41	51	0.09	0.47	50
Venture capital revenue	2.84	0.02	98	3.28	0.02	98	3.55	0.04	96	-0.18	0.01	1	0.81	0.02	96
Net servicing fees	0.13	1.49	35	0.21	0.99	48	0.10	0.60	37	-0.16	0.01	20	0.03	0.28	40
Net securitization income	0	0	48	0	0.01	45	0	0.01	44	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	0.23	1.74	22	2.84	3.74	51	2.04	3.30	45	1.47	3.92	42	0.97	1.86	41
Other non-interest income	15	8.92	82	13.73	8.65	80	14.30	9.27	79	14.25	9.65	79	16.18	10.04	82
Overhead less non-interest income	18.54	33.42	12	13.03	29.66	12	13.91	30.52	11	21.82	31.93	21	17.33	31.06	18
Applicable income taxes / Pretax net operating income (tax equivalent)	20.64	20.83	50	19.05	21.04	27	20.87	21.18	42	19.22	18.63	47	19.98	20.56	44
Applicable income tax + TE / Pretax net operating income + TE	22.34	22.92	45	20.85	22.74	25	22.55	22.67	48	22.08	21.18	49	22.57	23.23	41

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Assets

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Real estate loans	7,532,455	7,438,910	7,453,973	7,421,846	6,674,300	1.26	20.09
Commercial and industrial loans	3,547,091	4,195,088	3,238,743	4,091,383	3,413,599	-15.45	19.04
Loans to individuals	2,377,326	2,326,298	2,384,559	2,365,712	2,465,526	2.19	-1.20
Loans to depository institutions and acceptances of other banks	5,958	32,289	5,905	32,212	33,776	-81.55	23.33
Agricultural loans	86,190	104,531	108,688	112,482	117,286	-17.55	-35.19
Other loans and leases	1,918,902	2,333,031	1,993,106	2,351,095	2,047,139	-17.75	6.91
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	15,467,922	16,430,147	15,184,974	16,374,730	14,751,626	-5.86	13.81
Less: Allowance for loan and lease losses	134,710	200,527	150,044	220,834	160,682	-32.82	-14.65
Net loans and leases	15,333,212	16,229,620	15,034,930	16,153,896	14,590,944	-5.52	14.15
Debt securities that reprice or mature in over 1 year	13,247,590	11,294,280	12,938,469	11,243,045	7,165,598	17.29	71.38
Mutual funds and equity securities	6,866	2,931	7,153	2,966	2,929	134.25	-87.25
Subtotal	28,587,668	27,526,831	27,980,552	27,399,907	21,759,471	3.85	34.74
Interest-bearing bank balances	1,261,310	2,017,780	3,971,712	1,747,657	395,952	-37.49	947.18
Federal funds sold and reverse repos	1,825,000	850,500	1,627,800	850,000	850,000	114.58	150.96
Debt securities that reprice or mature within 1 year	1,532,904	1,233,923	1,511,558	1,206,219	1,406,028	24.23	-18.82
Trading assets	31,408	26,987	46,312	35,378	28,258	16.38	55.15
Total earning assets	33,238,290	31,656,021	35,137,934	31,239,161	24,439,709	5.00	38.65
Non-interest-bearing cash and due from depository institutions	335,502	348,868	320,977	450,686	503,937	-3.83	-21.43
Premises, fixed assets, and leases	394,028	371,737	388,738	371,083	370,637	6.00	17.55
Other real estate owned	2,429	2,069	2,544	2,919	3,922	17.40	-34.35
Investment in unconsolidated subsidiaries	1,434	17,309	1,834	18,000	0	-91.72	
Intangible and other assets	1,073,118	894,741	858,480	860,799	765,698	19.94	81.66
Total assets	35,044,801	33,290,745	36,710,507	32,942,648	26,083,903	5.27	38.36
Quarterly average assets	36,091,801	32,366,314	35,444,415	31,354,345	25,528,194	11.51	43.28
Average loans and leases (YTD)	15,232,586	16,368,781	15,690,514	15,912,919	14,241,979	-6.94	12.53
Memoranda							
Loans held-for-sale	8,908	38,076	8,615	45,089	13,809	-76.60	-42.75
Loans not held-for-sale	15,459,014	16,392,071	15,176,359	16,329,641	14,737,817	-5.69	13.88
Real estate loans secured by 1-4 family	3,308,223	3,384,970	3,311,392	3,411,553	2,979,481	-2.27	21.05
Commercial real estate loans	4,036,082	3,885,697	3,963,780	3,840,577	3,517,122	3.87	19.64
Construction and land development	1,149,723	1,089,346	1,119,587	1,021,606	875,242	5.54	35.93
Multifamily	350,567	347,215	354,282	301,161	306,577	0.97	33.29
Nonfarm nonresidential	2,535,792	2,449,136	2,489,911	2,517,810	2,335,303	3.54	11.98
Real estate loans secured by farmland	188,150	168,243	178,801	169,716	177,697	11.83	13.45
Total investment securities	14,780,494	12,528,203	14,450,027	12,449,264	8,571,626	17.98	52.82
U.S. Treasury securities	1,129,961	773,590	1,080,720	837,948	851,665	46.07	23.59
US agency securities (excluding mortgage-backed securities)	51,390	50,816	51,755	54,596	139,388	1.13	-88.59
Municipal securities	2,072,265	1,980,811	2,096,827	2,045,099	1,267,927	4.62	15.38
Mortgage-backed securities	6,876,737	6,685,948	7,049,477	7,073,159	4,747,746	2.85	81.59
Asset-backed securities	4,011,361	2,436,885	3,539,219	1,882,243	1,233,489	64.61	71.16
Other debt securities	638,780	600,153	632,029	556,219	331,411	6.44	95.46
Mutual funds and equity securities	6,866	2,931	7,153	2,966	2,929	134.25	-87.25
Available-for-sale securities	14,780,494	12,528,203	14,450,027	12,449,264	8,571,626	17.98	52.82
U.S. Treasury securities	1,129,961	773,590	1,080,720	837,948	851,665	46.07	23.59
US agency securities (excluding mortgage-backed securities)	51,390	50,816	51,755	54,596	139,388	1.13	-88.59
Municipal securities	2,072,265	1,980,811	2,096,827	2,045,099	1,267,927	4.62	15.38
Mortgage-backed securities	6,876,737	6,685,948	7,049,477	7,073,159	4,747,746	2.85	81.59
Asset-backed securities	4,011,361	2,436,885	3,539,219	1,882,243	1,233,489	64.61	71.16
Other debt securities	638,780	600,153	632,029	556,219	331,411	6.44	95.46
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)							
Available-for-sale securities appreciation (depreciation)	-645,460	140,162	30,894	351,731	136,095		
Structured notes, fair value	0	0	0	0	0		-100.00
Pledged securities	5,200,643	4,692,336	6,393,848	4,807,737	4,289,232	10.83	36.55

BHC Name

City/State

Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	4,109,010	3,839,141	4,282,009	3,932,448	2,291,142	7.03	47.39
NOW, ATS and transaction accounts	2,200,458	1,791,070	2,301,295	2,033,992	1,770,115	22.86	91.91
Time deposits less brokered deposits < \$250K	617,763	690,896	632,257	741,016	894,054	-10.59	-32.27
MMDA and other savings accounts	21,871,343	20,018,822	21,788,520	19,135,857	14,462,738	9.25	48.25
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	28,798,574	26,339,929	29,004,081	25,843,313	19,418,049	9.33	46.94
Time deposits of \$250K or more	521,573	1,023,652	810,358	1,049,989	1,053,210	-49.05	-63.82
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	2,317,461	1,938,110	3,022,967	2,098,383	1,850,772	19.57	75.41
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	31	10	0	14	17	210.00	-99.97
Other borrowings w/remaining maturity over 1 year	47	782	46	788	1,413	-93.99	-97.62
Brokered deposits < \$250K	0	57,144	0	53,687	60,748	-100.00	-100.00
Noncore funding	2,839,112	3,019,698	3,833,371	3,202,861	2,966,160	-5.98	-2.97
Trading liabilities	9,001	3,011	12,559	103	1,020	198.94	900000.00
Subordinated notes and debentures + trust preferred securities	0	0	0	0	0		
Other liabilities	424,712	610,722	412,172	496,399	560,202	-30.46	76.67
Total liabilities	32,071,399	29,973,360	33,262,183	29,542,676	22,945,431	7.00	40.88
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	144,784		-100.00
Common stock	610,804	589,352	610,804	589,352	563,978	3.64	19.76
Common surplus	2,678,025	2,420,393	2,689,894	2,436,288	2,151,464	10.64	73.44
Retained earnings	178,504	173,173	92,493	73,000	201,562	3.08	-47.04
Accumulated other comprehensive income	-434,400	168,752	77,080	331,377	110,444		
Other equity capital components	-72,293	-39,080	-32,973	-32,970	-37,548		
Total holding company equity capital	2,960,640	3,312,590	3,437,298	3,397,047	3,134,684	-10.62	15.71
Noncontrolling (minority) interest in subsidiaries	12,762	4,795	11,026	2,925	3,788	166.15	162.48
Total equity capital, including minority interest	2,973,402	3,317,385	3,448,324	3,399,972	3,138,472	-10.37	15.99
Total liabilities and capital	35,044,801	33,290,745	36,710,507	32,942,648	26,083,903	5.27	38.36
Memoranda							
Non-interest-bearing deposits	11,429,178	11,076,656	11,773,740	10,497,842	6,902,279	3.18	57.68
Interest-bearing deposits	17,890,969	16,344,069	18,040,699	16,449,147	13,629,728	9.46	29.14
Total deposits	29,320,147	27,420,725	29,814,439	26,946,989	20,532,007	6.93	38.94
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	3,437,298	3,397,047	3,397,047	3,134,684	2,931,298		
Accounting restatements	0	0	0	3,766	0		
Net income	118,154	130,972	530,765	354,057	421,231		
Net sale of new perpetual preferred stock	0	0	0	-150,000	0		
Net sale of new common stock	4,666	3,918	16,326	16,224	15,205		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	55,855	25,923	129,361	54,163	284,904		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	32,143	30,799	122,693	127,568	122,466		
Change in other comprehensive income	-511,480	-162,625	-254,297	220,933	175,113		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	-489	-886	-793		
Holding company equity capital, ending balance	2,960,640	3,312,590	3,437,298	3,397,047	3,134,684		

BHC Name

City/State

Percent Composition of Assets

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	21.49	37.11	20	22.35	36.10	20	20.30	36.25	20	22.53	36.22	22	25.59	37.78	28
Commercial and industrial loans	10.12	10.78	51	12.60	13.88	48	8.82	10.76	45	12.42	13.52	45	13.09	12.02	59
Loans to individuals	6.78	3.61	80	6.99	3.42	82	6.50	3.36	80	7.18	3.40	81	9.45	4.20	80
Loans to depository institutions and acceptances of other banks	0.02	0.02	84	0.10	0.02	90	0.02	0.02	83	0.10	0.03	87	0.13	0.04	85
Agricultural loans	0.25	0.17	73	0.31	0.19	75	0.30	0.18	74	0.34	0.19	76	0.45	0.24	79
Other loans and leases	5.48	4.19	67	7.01	4.29	72	5.43	4.47	64	7.14	4.63	71	7.85	5.01	73
Net loans and leases	43.75	59.31	13	48.75	60.99	15	40.96	58.67	12	49.04	61.58	17	55.94	63.77	22
Debt securities over 1 year	37.80	19.47	94	33.93	16.70	97	35.24	19.46	93	34.13	15.55	96	27.47	14.60	94
Mutual funds and equity securities	0.02	0.06	42	0.01	0.06	41	0.02	0.06	45	0.01	0.05	41	0.01	0.06	45
Subtotal	81.57	80.04	49	82.69	78.43	64	76.22	79.22	31	83.17	78.16	65	83.42	79.65	46
Interest-bearing bank balances	3.60	7.18	33	6.06	9.08	35	10.82	8.50	68	5.31	7.51	36	1.52	3.06	38
Federal funds sold and reverse repos	5.21	0.55	91	2.55	0.50	89	4.43	0.54	91	2.58	0.82	86	3.26	1.57	84
Debt securities 1 year or less	4.37	1.65	88	3.71	1.59	87	4.12	1.56	88	3.66	1.68	84	5.39	1.91	88
Trading assets	0.09	0.52	58	0.08	0.56	47	0.13	0.49	54	0.11	1.01	42	0.11	1.19	42
Total earning assets	94.85	91.28	85	95.09	91.48	91	95.72	91.77	91	94.83	91.05	92	93.70	89.53	89
Non-interest cash and due from depository institutions	0.96	0.96	53	1.05	1	52	0.87	0.82	56	1.37	1.07	76	1.93	1.14	93
Other real estate owned	0.01	0.01	54	0.01	0.02	37	0.01	0.01	54	0.01	0.02	43	0.02	0.03	42
All other assets	4.20	7.70	11	3.86	7.44	5	3.41	7.35	7	3.80	7.82	4	4.37	9.27	5
Memoranda															
Short-term investments	13.18	10.28	69	12.32	11.92	61	19.37	11.47	83	11.55	11.17	62	10.17	7.63	73
U.S. Treasury securities	3.22	1.80	78	2.32	0.98	79	2.94	1.47	78	2.54	0.84	82	3.27	1.03	81
US agency securities (excluding mortgage-backed securities)	0.15	0.79	40	0.15	0.73	38	0.14	0.82	37	0.17	0.63	42	0.53	0.54	62
Municipal securities	5.91	1.72	89	5.95	1.77	88	5.71	1.73	86	6.21	1.69	89	4.86	1.34	89
Mortgage-backed securities	19.62	14.04	77	20.08	12.38	83	19.20	14.14	74	21.47	11.75	89	18.20	11.44	83
Asset-backed securities	11.45	0.56	99	7.32	0.35	99	9.64	0.50	99	5.71	0.32	96	4.73	0.28	96
Other debt securities	1.82	0.55	87	1.80	0.46	90	1.72	0.53	87	1.69	0.42	88	1.27	0.39	84
Loans held-for-sale	0.03	0.40	31	0.11	0.46	33	0.02	0.55	29	0.14	0.52	33	0.05	0.39	28
Loans held for investment	44.11	59.15	15	49.24	61.15	16	41.34	58.06	13	49.57	61.72	18	56.50	63.50	23
Real estate loans secured by 1-4 family	9.44	11.67	37	10.17	11.69	44	9.02	11.46	38	10.36	11.91	44	11.42	13.29	40
Revolving	0.78	1.40	39	0.88	1.51	40	0.78	1.42	41	0.97	1.66	38	1.38	2.07	45
Closed-end, secured by first liens	8.46	9.94	43	9.06	9.76	51	8.06	9.67	42	9.15	9.81	49	9.67	10.69	45
Closed-end, secured by junior liens	0.20	0.17	72	0.22	0.21	70	0.19	0.17	69	0.24	0.22	67	0.38	0.28	71
Commercial real estate loans	11.52	23.42	23	11.67	22.27	23	10.80	22.69	22	11.66	22.22	26	13.48	22.23	31
Construction and land development	3.28	3.49	52	3.27	3.32	54	3.05	3.34	51	3.10	3.40	52	3.36	3.44	53
Multifamily	1	3.52	23	1.04	3.21	24	0.97	3.57	24	0.91	3.12	21	1.18	3.01	30
Nonfarm nonresidential	7.24	15.11	23	7.36	14.77	24	6.78	14.57	23	7.64	14.72	27	8.95	14.69	32
Real estate loans secured by farmland	0.54	0.33	74	0.51	0.33	73	0.49	0.30	72	0.52	0.33	74	0.68	0.36	77

BHC Name

City/State

Loan Mix and Analysis of Concentrations of Credit

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	48.70	61.87	26	45.28	57.91	26	49.09	61.05	27	45.32	57.15	26	45.24	57.46	30
Real estate loans secured by 1-4 family	21.39	20.07	57	20.60	19.43	54	21.81	19.86	54	20.83	19.43	52	20.20	20.75	47
Revolving	1.77	2.35	45	1.79	2.45	45	1.88	2.43	46	1.94	2.64	44	2.43	3.15	45
Closed-end	19.62	17.49	64	18.81	16.76	61	19.93	17.24	67	18.89	16.59	62	17.77	17.39	55
Commercial real estate loans	26.09	38.39	30	23.65	35.36	26	26.10	37.86	29	23.45	34.63	27	23.84	33.52	33
Construction and land development	7.43	5.82	64	6.63	5.29	63	7.37	5.65	64	6.24	5.26	62	5.93	5.09	61
1-4 family	0.74	1.29	51	0.59	1.05	50	0.64	1.18	51	0.58	0.93	50	0.87	0.94	58
Other	6.69	4.49	69	6.04	4.21	70	6.74	4.40	72	5.66	4.19	68	5.06	4.02	66
Multifamily	2.27	5.66	25	2.11	5.08	27	2.33	5.78	25	1.84	4.96	21	2.08	4.69	33
Nonfarm nonresidential	16.39	25	32	14.91	23.47	26	16.40	24.56	32	15.38	22.93	29	15.83	22.15	35
Owner-occupied	7.56	8.44	47	6.70	7.93	44	7.75	8.29	49	6.92	7.68	48	7.01	7.72	50
Other	8.83	16.32	28	8.20	15.25	26	8.65	15.94	26	8.46	14.95	27	8.82	14.34	31
Real estate loans secured by farmland	1.22	0.59	80	1.02	0.56	76	1.18	0.54	80	1.04	0.54	77	1.20	0.55	78
Loans to depository institutions and acceptances of other banks	0.04	0.03	84	0.20	0.03	90	0.04	0.04	84	0.20	0.06	88	0.23	0.11	84
Commercial and industrial loans	22.93	18.81	67	25.53	23.16	64	21.33	18.86	61	24.99	22.17	65	23.14	19.53	65
Loans to individuals	15.37	6.52	80	14.16	6.02	80	15.70	6.24	80	14.45	6.13	81	16.71	7.13	82
Credit card loans	3.52	0.51	91	3.61	0.50	91	3.79	0.53	91	4	0.65	91	5.19	0.81	91
Agricultural loans	0.56	0.31	77	0.64	0.33	79	0.72	0.34	81	0.69	0.32	78	0.80	0.37	80
Other loans and leases	12.41	8.03	74	14.20	8.05	76	13.13	8.75	71	14.36	9.09	72	13.88	9.85	73
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	221.93	395.39	17	231.88	382.51	19	220.89	391.81	17	235.62	381.27	22	218.76	391.26	24
Real estate loans secured by 1-4 family	97.47	125.02	37	105.52	124.29	44	98.13	126.06	38	108.31	125.03	42	97.66	138.18	36
Revolving	8.08	14.84	35	9.17	16.14	40	8.45	15.44	37	10.11	17.42	39	11.76	21.26	34
Closed-end	89.39	108.83	41	96.34	106.79	47	89.68	108.85	42	98.20	106.14	49	85.89	115.20	37
Commercial real estate loans	118.91	249.33	23	121.12	237.40	23	117.46	245.88	22	121.93	234.65	25	115.28	229.44	29
Construction and land development	33.87	36.95	50	33.96	35.26	51	33.18	35.95	50	32.43	35.62	51	28.69	34.95	50
1-4 family	3.39	8.02	47	3.03	6.84	42	2.86	7.42	45	3.01	6.34	46	4.21	6.61	50
Other	30.48	28.49	52	30.93	28.01	57	30.31	28.11	54	29.43	28.16	54	24.47	27.32	49
Multifamily	10.33	37.99	21	10.82	34.02	23	10.50	38.66	22	9.56	32.74	20	10.05	31.04	26
Nonfarm nonresidential	74.71	160.85	23	76.34	157.71	23	73.79	158.05	23	79.93	155.06	25	76.54	152.10	29
Owner-occupied	34.47	53.96	32	34.34	52.99	35	34.88	52.99	34	35.98	52.37	36	33.91	53.07	37
Other	40.24	105.37	22	42.01	102.29	23	38.90	102.54	20	43.95	100.54	27	42.63	97.41	26
Real estate loans secured by farmland	5.54	3.46	74	5.24	3.50	72	5.30	3.22	72	5.39	3.44	73	5.82	3.60	75
Loans to depository institutions and acceptances of other banks	0.18	0.18	83	1.01	0.18	90	0.17	0.21	83	1.02	0.28	86	1.11	0.44	84
Commercial and industrial loans	104.51	113.45	51	130.77	145.22	45	95.98	114.45	45	129.89	139.91	45	111.88	122.02	50
Loans to individuals	70.04	36.67	76	72.51	35.91	79	70.66	34.55	79	75.10	37.47	78	80.81	43.51	75
Credit card loans	16.04	2.64	91	18.51	2.59	91	17.05	2.77	91	20.80	3.30	90	25.07	4.34	91
Agricultural loans	2.54	1.66	74	3.26	1.94	75	3.22	1.86	77	3.57	1.88	78	3.84	2.18	79
Other loans and leases	56.54	47.86	69	72.72	47.52	72	59.06	51.06	66	74.64	49.54	71	67.10	52.44	64
Supplemental															
Non-owner occupied CRE loans / Gross loans	19.22	30.57	26	17.67	27.81	24	19.09	30.07	25	17.16	27.32	25	17.47	26.45	30
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	87.61	198.65	18	90.51	185.94	20	85.88	195.33	18	89.22	183.76	21	84.45	178.57	24
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	122.08	256.17	20	124.85	243.39	21	120.77	252.85	19	125.19	240.85	23	118.36	236.10	28

BHC Name

City/State

Liquidity and Funding

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	13.18	10.28	69	12.32	11.92	61	19.37	11.47	83	11.55	11.17	62	10.17	7.63	73
Liquid assets	28.75	28.10	51	31.23	27.16	61	34.82	29.03	67	32.45	26.22	71	25.71	22.44	69
Investment securities	42.20	21.67	96	37.64	18.78	97	39.38	21.63	94	37.80	17.85	97	32.87	16.99	94
Net loans and leases	43.75	59.31	13	48.75	60.99	15	40.96	58.67	12	49.04	61.58	17	55.94	63.77	22
Net loans, leases and standby letters of credit	45.35	60.12	13	50.25	61.79	15	42.26	59.49	12	50.34	62.48	15	57.49	64.84	23
Core deposits	82.18	76.85	65	79.12	73.69	61	79.01	75.71	53	78.45	70.67	69	74.44	63.09	72
Noncore funding	8.10	9.46	56	9.07	11.95	48	10.44	10.30	65	9.72	14.13	44	11.37	19.36	30
Time deposits of \$250K or more	1.49	1.46	62	3.07	1.96	75	2.21	1.58	72	3.19	2.11	73	4.04	2.94	70
Foreign deposits	0	0.32	39	0	0.34	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos	6.61	1.11	92	5.82	1.22	91	8.23	1.23	94	6.37	1.47	90	7.10	1.94	88
Secured federal funds purchased	0	0	50	0	0	48	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	1.41	0.44	82	3.27	0.60	93	3.80	0.54	92	3.79	0.54	92	3.84	0.48	92
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	0	1.03	24	0	1.11	20	0	1	11	0	1.24	14	0	3.01	4
Earning assets that reprice within 1 year	37.09	36.68	51	38.24	38.67	47	41.37	37.37	59	37.49	39.38	44	42.15	39.29	57
Interest-bearing liabilities that reprice within 1 year	2.54	6.16	21	4.72	7.73	39	3.18	6.39	27	5.05	8.20	40	6.75	10.19	28
Long-term debt that reprices within 1 year	0	0.22	32	0	0.28	30	0	0.26	30	0	0.47	27	0	0.96	25
Net assets that reprice within 1 year	34.55	29.01	62	33.52	29.49	54	38.18	29.65	70	32.44	29.11	55	35.41	26.63	73
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-6.23	-1.97	34	-3.93	-0.51	43	-11.71	-2.33	19	-2.19	3.20	37	1.44	14.45	16
Net short-term noncore funding dependence	-6.70	-6.65	42	-4.18	-6.88	60	-12.27	-7.71	29	-2.33	-4.76	56	1.04	3.38	34
Short-term investment / Short-term noncore funding	170.89	265.83	45	138.94	246.74	40	193.37	273.46	44	120.20	184.19	41	92.13	77.77	66
Liquid assets - short-term noncore funding / Nonliquid assets	29.53	35.38	46	32.51	30.67	56	38.05	36.68	58	33.81	28.18	63	19.76	16.97	63
Net loans and leases / Total deposits	52.30	73.06	12	59.19	76.22	12	50.43	72.79	9	59.95	79.43	12	71.06	90.31	15
Net loans and leases / Core deposits	53.24	78.05	8	61.62	83.77	10	51.84	78.25	8	62.51	88.34	10	75.14	103.93	8
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital		-3.53			0.62			0.12			1.57			0.72	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-19.80	-8.82	8	4.63	1.31	91	0.96	-0.25	79	11.92	4.31	94	4.71	1.36	94
Structured notes appreciation (depreciation) / Tier 1 capital		-0.15			0			-0.02			0.02			0	
Percent of Investment Securities															
Held-to-maturity securities	0	20.27	8	0	12.84	14	0	14.28	13	0	11.38	15	0	12.67	14
Available-for-sale securities	99.95	77.97	93	99.98	85.49	86	99.95	83.77	88	99.98	87.23	86	99.97	85.40	88
U.S. Treasury securities	7.64	8.39	60	6.17	5.10	72	7.48	6.70	67	6.73	4.72	74	9.93	6.15	74
US agency securities (excluding mortgage-backed securities)	0.35	3.73	34	0.41	4.35	30	0.36	4.12	31	0.44	4.01	32	1.63	3.49	50
Municipal securities	14.01	7.89	71	15.81	9.71	73	14.50	8.22	72	16.42	9.83	75	14.79	7.75	76
Mortgage-backed securities	46.50	65.55	19	53.35	66.67	29	48.76	66.54	21	56.80	66.64	35	55.37	67.43	29
Asset-backed securities	27.13	2.78	97	19.45	1.97	95	24.48	2.50	96	15.12	1.91	92	14.39	1.66	94
Other debt securities	4.32	3.16	68	4.79	3.05	73	4.37	3.08	69	4.47	3.01	72	3.87	2.94	74
Mutual funds and equity securities	0.05	0.30	37	0.02	0.36	38	0.05	0.29	40	0.02	0.35	35	0.03	0.40	36
Debt securities 1 year or less	10.37	8.63	65	9.85	9.29	64	10.46	7.78	69	9.69	10.55	57	16.40	11.86	73
Debt securities 1 to 5 years	28.41	18.50	72	25.20	16.09	74	26.86	18.25	74	22.85	17.03	66	23.54	17.94	64
Debt securities over 5 years	61.18	70.45	28	64.93	72.48	32	62.64	71.11	28	67.44	69.86	42	60.03	66.02	36
Pledged securities	35.17	29.79	65	37.45	33.48	58	44.23	32.26	68	38.61	35.67	51	50.02	30.57	76
Structured notes, fair value	0	0.08	41	0	0.05	42	0	0.11	40	0	0.02	42	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	12.60	-1.29	68	51.90	156.41	32	86.94	27.98	83	43.44	183.32	31	-3.82	26.69	34
Investment securities	18	28.40	41	44.35	31.91	72	16.10	31.36	37	45.22	23.62	80	0.40	11.75	28
Core deposits	9.33	14.47	45	32.49	29.18	70	12.23	16.94	38	33.09	26.88	76	-0.19	11.23	6
Noncore funding	-5.98	-10.65	58	-1.77	-25.09	78	19.69	-14.79	86	7.98	-12.18	73	4.29	6.59	50

BHC Name _____ City/State _____

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			13,327,124	13,005,326	11,186,430
Commit: Secured commercial real estate loans	1,550,431	1,622,793	1,614,490	1,497,951	1,217,972
Commit: Unsecured real estate loans	21,247	30,330	22,176	33,425	70,701
Credit card lines (reported semiannually, June/Dec)			5,007,409	4,972,104	5,063,166
Securities underwriting	0	0	0	0	0
Standby letters of credit	561,195	499,731	478,709	430,226	404,568
Commercial and similar letters of credit	1,382	4,541	5,304	3,117	7,050
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	347,870	271,997	366,424	288,712	208,922
Credit derivatives - notional amount (holding company as beneficiary)	128,074	80,110	119,209	92,458	107,304
Credit derivative contracts w/ purchased credit protection-investment grade	466,303	317,686	471,385	325,537	254,535
Credit derivative contracts w/ purchased credit protection-noninvest grade	9,641	34,421	14,248	55,633	61,691
Derivative Contracts					
Interest rate futures and forward contracts	19,138	81,671	22,165	89,000	19,443
Written options contracts (interest rate)	130,285	165,723	97,817	119,057	43,413
Purchased options contracts (interest rate)	110,646	93,055	76,029	51,514	1,529,658
Interest rate swaps	2,177,130	2,297,174	2,229,419	2,367,017	2,606,181
Futures and forward foreign exchange	2,797	4,514	5,119	4,776	8,536
Written options contracts (foreign exchange)	0	0	0	1,327	1,200
Purchased options contracts (foreign exchange)	0	0	0	1,328	1,200
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)							36.30	22.78	84	39.48	22.01	89	42.89	23.52	88
Standby letters of credit	1.60	0.64	88	1.50	0.67	87	1.30	0.65	85	1.31	0.71	85	1.55	0.84	83
Commercial and similar letters of credit	0	0.02	55	0.01	0.02	64	0.01	0.02	67	0.01	0.02	61	0.03	0.02	75
Securities lent	0	0.08	42	0	0.11	41	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	0.99	0.26	85	0.82	0.28	83	1	0.24	87	0.88	0.35	82	0.80	0.42	78
Credit derivatives - notional amount (holding company as beneficiary)	0.37	0.18	80	0.24	0.18	72	0.32	0.18	77	0.28	0.30	73	0.41	0.52	78
Credit derivative contracts w/ purchased credit protection-investment grade	1.33	0.19	91	0.95	0.17	88	1.28	0.18	90	0.99	0.25	86	0.98	0.30	85
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.03	0.17	73	0.10	0.16	76	0.04	0.13	75	0.17	0.30	75	0.24	0.45	80
Derivative contracts	6.96	45.51	26	7.94	42.67	25	6.62	46.30	24	8	48.62	23	16.14	68.47	40
Interest rate contracts	6.95	33.09	28	7.92	30.32	27	6.61	32.46	25	7.97	34.36	25	16.10	47.31	42
Interest rate futures and forward contracts	0.05	4.02	38	0.25	4.59	41	0.06	3.25	34	0.27	6.21	37	0.07	10.67	30
Written options contracts (interest rate)	0.37	1.59	51	0.50	2	45	0.27	1.41	42	0.36	2.18	34	0.17	2.47	31
Purchased options contracts (interest rate)	0.32	1.35	61	0.28	1.45	60	0.21	1.31	59	0.16	1.46	52	5.86	2.65	82
Interest rate swaps	6.21	19.54	32	6.90	20.33	32	6.07	20.49	29	7.19	20.83	31	9.99	28.86	36
Foreign exchange contracts	0.01	6.48	57	0.01	6.19	54	0.01	6.30	56	0.02	6.01	53	0.04	10.12	51
Futures and forward foreign exchange contracts	0.01	3.96	59	0.01	3.83	56	0.01	3.78	58	0.01	3.47	53	0.03	5.23	51
Written options contracts (foreign exchange)	0	0.05	41	0	0.03	41	0	0.04	40	0	0.03	80	0	0.05	80
Purchased options contracts (foreign exchange)	0	0.05	41	0	0.04	41	0	0.04	40	0	0.04	80	0	0.08	80
Foreign exchange rate swaps	0	0.74	39	0	0.71	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	0	1.07	35	0	0.80	33	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts	0	0.08	43	0	0.06	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0	0.36	38	0	0.27	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other)	0	0.26	39	0	0.18	38	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps	0	0.32	38	0	0.27	37	0	0.31	38	0	0.32	36	0	0.38	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							84.94	44.98	86	81.73	42.82	83	78.55	45.53	80

BHC Name

City/State

Derivative Instruments

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	2,439,996	2,642,137	2,430,549	2,634,019	4,209,631
Interest rate contracts	2,437,199	2,637,623	2,425,430	2,626,588	4,198,695
Foreign exchange contracts	2,797	4,514	5,119	7,431	10,936
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	21,935	86,185	27,284	93,776	27,979
Written options	130,285	165,723	97,817	120,384	44,613
Exchange-traded	0	0	0	0	0
Over-the-counter	130,285	165,723	97,817	120,384	44,613
Purchased options	110,646	93,055	76,029	52,842	1,530,858
Exchange-traded	0	0	0	0	0
Over-the-counter	110,646	93,055	76,029	52,842	1,530,858
Swaps	2,177,130	2,297,174	2,229,419	2,367,017	2,606,181
Held for trading	2,797	4,514	5,119	7,431	10,936
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	2,797	4,514	5,119	7,431	10,936
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	2,437,199	2,637,623	2,425,430	2,626,588	4,198,695
Interest rate contracts	2,437,199	2,637,623	2,425,430	2,626,588	4,198,695
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	2,785,655	2,843,162	2,822,973	2,930,374	3,011,951
One year or less	220,864	247,597	220,694	382,727	191,743
Over 1 year to 5 years	1,677,943	1,541,380	1,776,214	1,549,620	1,416,712
Over 5 years	886,848	1,054,185	826,065	998,027	1,403,496
Gross negative fair value (absolute value)	18,256	13,173	11,823	17,974	9,989
Gross positive fair value	13,062	62,667	41,758	89,673	105,534
Held for trading	28	62	77	57	97
Non-traded	13,034	62,605	41,681	89,616	105,437
Current credit exposure on risk-based capital derivative contracts	10,791	60,728	40,731	86,555	97,111
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

BHC Name

City/State

Derivatives Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer #	Pct												
Percent of Notional Amount															
Interest rate contracts	99.89	93.91	46	99.83	94.52	49	99.79	94.17	44	99.72	94.10	48	99.74	93.44	54
Foreign exchange contracts	0.11	3.18	58	0.17	3.16	55	0.21	3.47	60	0.28	3.49	57	0.26	3.20	50
Equity, commodity, and other contracts	0	1.19	34	0	1.04	33	0	1.14	34	0	1.17	32	0	1.64	31
Futures and forwards															
Written options	0.90	10.22	30	3.26	12.82	38	1.12	11.16	29	3.56	14.05	35	0.66	13.49	18
Exchange-traded	5.34	6.03	59	6.27	8.11	56	4.02	6.28	55	4.57	8.18	50	1.06	5.91	26
Over-the-counter	0	0.13	42	0	0.10	42	0	0.12	42	0	0.14	40	0	0.15	42
Purchased options	5.34	5.74	62	6.27	7.80	57	4.02	5.96	57	4.57	7.73	53	1.06	5.10	28
Exchange-traded	4.53	3.59	66	3.52	3.58	63	3.13	3.27	64	2.01	3.42	60	36.37	4.42	95
Over-the-counter	0	0.13	42	0	0.11	42	0	0.12	41	0	0.15	40	0	0.28	39
Swaps	4.53	3.11	68	3.52	3.15	66	3.13	2.87	67	2.01	2.86	64	36.37	3.35	95
Held for trading															
Interest rate contracts	89.23	74.58	58	86.94	69.64	60	91.72	74.26	65	89.86	68.76	67	61.91	69.75	34
Foreign exchange contracts	0.11	38.74	44	0.17	42.14	40	0.21	40.42	42	0.28	43.53	38	0.26	44.16	37
Equity, commodity, and other contracts	0	32.48	22	0	36.29	20	0	34.15	21	0	36.62	19	0	37.24	18
Non-traded															
Interest rate contracts	0.11	1.60	71	0.17	1.47	68	0.21	1.68	71	0.28	1.60	67	0.26	1.60	63
Foreign exchange contracts	0	0.58	40	0	0.51	40	0	0.60	39	0	0.68	38	0	0.83	36
Equity, commodity, and other contracts	99.89	61.26	55	99.83	57.86	59	99.79	59.58	57	99.72	56.47	61	99.74	55.84	62
Interest rate contracts	99.89	57.41	68	99.83	54.11	73	99.79	56.71	68	99.72	53.82	72	99.74	52.22	75
Foreign exchange contracts	0	0.37	32	0	0.45	33	0	0.40	33	0	0.46	34	0	0.34	33
Equity, commodity, and other contracts	0	0.11	38	0	0.12	37	0	0.09	38	0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less)															
One year or less	114.17	92.63	93	107.61	90.92	91	116.15	92.53	93	111.25	91.48	91	71.55	93.86	12
Over 1 year to 5 years	9.05	27.97	38	9.37	26.80	37	9.08	27.56	35	14.53	32.05	42	4.55	32.17	20
Over 5 years	68.77	26.35	97	58.34	28.69	92	73.08	27.01	98	58.83	27.06	92	33.65	30.45	56
Gross negative fair value (absolute value)	36.35	29.53	61	39.90	30.03	61	33.99	29.89	58	37.89	29.56	60	33.34	28.09	58
Gross positive fair value	0.75	1.21	25	0.50	1.21	25	0.49	0.98	29	0.68	1.55	35	0.24	0.83	25
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.54	1.52	16	2.37	1.70	84	1.72	1.34	71	3.40	2.23	77	2.51	1.19	91
Gross positive fair value (X)	0.01	0.06	27	0	0.05	22	0	0.04	22	0.01	0.07	22	0	0.06	20
Held for trading (X)	0	0.06	17	0.02	0.07	31	0.01	0.05	33	0.03	0.09	33	0.04	0.07	58
Non-traded (X)	0	0.04	47	0	0.05	42	0	0.04	44	0	0.07	39	0	0.06	37
Current credit exposure (X)	0	0.01	41	0.02	0.01	71	0.01	0.01	72	0.03	0.02	79	0.04	0.01	89
Credit losses on derivative contracts	0	0.04	23	0.02	0.05	38	0.01	0.04	38	0.03	0.06	39	0.03	0.05	60
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	46	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.05	0.47	24	0.28	0.61	41	0.18	0.46	40	0.40	0.85	40	0.49	0.73	66

BHC Name _____ City/State _____

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	150,044	220,834	220,834	160,682	159,932
Gross losses	7,462	12,941	35,627	50,047	61,880
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	2,814	2,989	17,060	15,189	12,192
Net losses	4,648	9,952	18,567	34,858	49,688
Provision for loan and lease losses	-10,686	-10,355	-52,223	116,049	50,438
Adjustments	0	0	0	-21,039	0
Ending balance	134,710	200,527	150,044	220,834	160,682
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.12	0.04	12	-0.13	-0.11	40	-0.15	-0.09	32	0.40	0.51	34	0.20	0.15	69
Provision for loan and lease losses / Average loans and leases	-0.28	0.06	8	-0.25	-0.20	39	-0.33	-0.16	23	0.73	0.82	49	0.35	0.24	75
Provision for loan and lease losses / Net loan and lease losses	-229.91	49.50	21	-104.05	-168.35	40	-281.27	-105.48	23	332.92	487.86	50	101.51	130.58	30
Allowance for loan and lease losses / Total loans and leases not held for sale	0.87	1.20	20	1.22	1.49	33	0.99	1.23	28	1.35	1.58	37	1.09	0.83	80
Allowance for loan and lease losses / Total loans and leases	0.87	1.17	21	1.22	1.47	35	0.99	1.20	31	1.35	1.55	38	1.09	0.81	80
Allowance for loan and lease losses / Net loans and leases losses (X)	7.25	38.27	28	5.04	18.09	16	8.08	21.39	32	6.34	11.58	45	3.23	8.03	36
Allowance for loan and lease losses / Nonaccrual assets	1,616.20	355.27	94	853.09	291.29	93	1,638.57	364.13	93	832.08	299.17	92	713.92	218.72	92
ALLL / 90+ days past due + nonaccrual loans and leases	708.81	284.19	92	445.44	246.27	86	718.50	287.08	91	453.18	244.34	85	534.20	151.73	95
Gross loan and lease losses / Average loans and leases	0.20	0.17	65	0.32	0.24	70	0.23	0.19	63	0.31	0.34	58	0.43	0.28	78
Recoveries / Average loans and leases	0.07	0.07	63	0.07	0.08	57	0.11	0.08	73	0.10	0.07	72	0.09	0.08	62
Net losses / Average loans and leases	0.12	0.09	70	0.24	0.16	70	0.12	0.11	60	0.22	0.27	54	0.35	0.21	78
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	46	0	0	44	0	0	43	0	0	44	0	0	40
Recoveries / Prior year-end losses	7.90	10.98	41	5.97	7.39	45	34.09	34.67	60	24.55	33.98	39	21.84	36.22	28
Earnings coverage of net loan and lease losses (X)	30.39	38.54	63	15.57	25.70	53	34.15	39.72	63	15.99	22.91	58	11.72	24.40	45

Net Loan and Lease Losses By Type

Real estate loans	0	-0.01	73	0	0.03	48	0	0.02	38	-0.01	0.04	12	0	0.01	42
Real estate loans secured by 1-4 family	0	-0.02	81	0	-0.01	69	0	-0.02	63	-0.02	0.01	27	0.01	0.01	55
Revolving	0.03	-0.08	90	0.03	-0.03	78	0	-0.07	77	-0.05	0.01	18	0.06	0.02	71
Closed-end	0	-0.02	60	0	-0.01	71	0	-0.01	58	-0.01	0	28	0	0	50
Commercial real estate loans	0	0	46	0.01	0.05	54	0	0.04	37	0	0.07	11	-0.01	0.01	20
Construction and land development	0	-0.02	72	0	0	57	0	0	64	0	0	50	-0.01	-0.01	33
1-4 family	0	0	58	0	0	58	0	0	57	0	0	59	0	0	55
Other	0	-0.01	71	0	0	57	0	0	64	0	0	41	-0.01	-0.01	31
Multifamily	0	0	57	0	0	54	0	0.01	48	0	0	58	0	0	56
Nonfarm nonresidential	0	0.01	39	0.01	0.07	59	0	0.05	34	0	0.11	6	-0.01	0.02	20
Owner-occupied	0	0	32	0.01	0.01	79	0	0.01	59	0	0.02	8	-0.01	0.01	15
Other	0	0	54	0	0.06	41	0	0.04	35	0	0.08	24	0	0.01	40
Real estate loans secured by farmland	0	0	57	-0.15	0	4	-0.05	0	13	0	0.02	46	0.03	0.01	84
Commercial and industrial loans	0.01	0.11	42	0	0.20	21	-0.14	0.17	3	0.10	0.47	21	0.04	0.37	13
Loans to individuals	0.71	0.70	57	1.68	1.06	75	0.94	0.71	69	1.29	1.13	70	1.79	1.17	74
Credit card loans	2.48	1.88	67	6.05	2.41	93	3.48	1.84	87	3.97	2.92	72	4.63	3.11	79
Agricultural loans	0	0	54	0	0.02	50	0	0.02	26	0	0.19	11	0.08	0.08	73
Loans to foreign governments and institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other loans and leases	0.07	0.16	60	0.03	0.09	61	0.04	0.10	58	0.03	0.15	50	0.21	0.15	72

BHC Name _____ City/State _____

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
30+ Days Past Due and Nonaccrual Assets					
30-89 days past due loans and leases	40,302	33,495	39,007	50,834	80,100
90+ days past due loans and leases	10,670	21,512	11,726	22,190	19,859
Nonaccrual loans and leases	8,335	23,506	9,157	26,540	10,220
Total past due and nonaccrual loans and leases	59,307	78,513	59,890	99,564	110,179
Restructured 30-89 days past due	675	804	764	1,072	2,131
Restructured 90+ days past due	890	789	831	963	1,224
Restructured nonaccrual	6,457	20,208	7,087	9,889	7,938
Total restructured loans and leases	8,022	21,801	8,682	11,924	11,293
30-89 days past due loans held for sale	2	0	6	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	2	0	6	0	0
Restructured loans and leases in compliance	117,771	129,094	56,205	128,704	68,156
Other real estate owned	2,429	2,069	2,544	2,919	3,922
Other Assets					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	12,287
Total other assets past due and nonaccrual	0	0	0	0	12,287

	BHC	Peer # 1	Pct												
Percent of Loans and Leases															
30-89 days past due loans and leases	0.26	0.32	48	0.20	0.33	41	0.26	0.32	50	0.31	0.39	49	0.54	0.43	72
90+ days past due loans and leases	0.07	0.10	67	0.13	0.11	77	0.08	0.10	69	0.14	0.12	72	0.13	0.15	68
Nonaccrual loans and leases	0.05	0.44	4	0.14	0.65	6	0.06	0.46	6	0.16	0.66	7	0.07	0.51	5
90+ days past due and nonaccrual loans and leases	0.12	0.59	5	0.27	0.82	10	0.14	0.62	9	0.30	0.85	10	0.20	0.71	8
30-89 days past due restructured	0	0.01	59	0	0.01	63	0.01	0.01	63	0.01	0.01	58	0.01	0.01	66
90+ days past due restructured	0.01	0	85	0	0	79	0.01	0	81	0.01	0.01	82	0.01	0.01	80
Nonaccrual restructured	0.04	0.10	38	0.12	0.13	58	0.05	0.10	38	0.06	0.13	37	0.05	0.14	34
30-89 days past due loans held for sale	0	0	79	0	0	41	0	0	80	0	0	38	0	0	38
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0	0	41	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0	39	0	0	40	0	0.01	38	0	0	40
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	0.26	0.32	48	0.20	0.33	41	0.26	0.32	50	0.31	0.40	49	0.54	0.43	71
90+ days past due assets	0.07	0.10	67	0.13	0.11	77	0.08	0.10	69	0.14	0.12	72	0.13	0.15	67
Nonaccrual assets	0.05	0.45	4	0.14	0.66	6	0.06	0.47	6	0.16	0.67	7	0.15	0.53	10
30+ days past due and nonaccrual assets	0.38	0.94	17	0.48	1.18	15	0.39	0.97	17	0.61	1.29	17	0.83	1.19	38
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.05	0.35	5	0.14	0.50	8	0.06	0.36	6	0.15	0.52	10	0.16	0.44	15
90+ days past due and nonaccrual assets + other real estate owned	0.06	0.36	5	0.14	0.53	8	0.06	0.37	6	0.16	0.55	10	0.18	0.48	14
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.37	0.41	55	0.47	0.58	44	0.19	0.41	19	0.49	0.60	41	0.33	0.53	26
Allowance for loan and lease losses	96.58	62.77	82	77.93	69.27	67	46.32	62.64	42	72.54	66.66	65	53.31	115.41	18
Equity capital + allowance for loan and lease losses	4.20	3.67	66	4.45	5.03	50	1.94	3.60	25	4.43	4.97	48	2.60	4.28	28
Tier 1 capital + allowance for loan and lease losses	3.83	4.23	54	4.84	5.96	43	2.06	4.30	20	5.05	6.05	41	2.81	5.65	19
Loans and leases + other real estate owned	0.84	0.69	67	0.95	0.97	55	0.46	0.71	35	0.98	0.97	57	0.58	0.85	34

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Past Due and Nonaccrual Loans and Leases

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type															
Real estate															
30–89 days past due	0.14	0.26	36	0.15	0.31	26	0.08	0.26	23	0.23	0.39	35	0.37	0.38	61
90+ days past due	0.05	0.13	65	0.05	0.13	59	0.06	0.12	68	0.05	0.16	59	0.08	0.16	63
Nonaccrual	0.02	0.51	4	0.04	0.76	3	0.02	0.52	5	0.05	0.76	6	0.04	0.46	7
Commercial and industrial															
30–89 days past due	0.09	0.26	27	0.04	0.22	20	0.11	0.24	37	0.05	0.23	16	0.28	0.31	58
90+ days past due	0.01	0.03	55	0.01	0.02	61	0.01	0.04	51	0.08	0.03	83	0.02	0.05	55
Nonaccrual	0.12	0.53	16	0.41	0.69	37	0.14	0.57	17	0.47	0.75	39	0.10	0.83	14
Individuals															
30–89 days past due	0.96	0.67	79	0.85	0.53	74	1.21	0.63	82	1.33	0.83	81	1.75	0.83	86
90+ days past due	0.27	0.08	82	0.75	0.11	92	0.29	0.09	83	0.63	0.14	90	0.55	0.17	84
Nonaccrual	0	0.16	11	0	0.22	10	0	0.17	11	0	0.28	9	0	0.17	11
Depository institution loans															
30–89 days past due	0	0	45	0	0.01	44	0	0.01	45	0	0	46	0	0	47
90+ days past due	0	0	48	0	0	50	0	0	47	0	0	46	0	0	49
Nonaccrual	0	0.01	45	0	0	47	0	0	47	0	0	47	0	0	48
Agricultural															
30–89 days past due	0.01	0.16	63	0.30	0.17	75	0	0.07	30	0.12	0.17	68	1.80	0.24	93
90+ days past due	0	0	42	0	0	44	0	0	42	0	0	44	0	0	42
Nonaccrual	0	0.71	26	0	0.44	25	0	0.70	27	0	0.49	24	0.03	0.67	46
Foreign governments															
30–89 days past due		0			0.03			0.50			0			0.07	
90+ days past due		0			0			0			0			0	
Nonaccrual		0.23			0.04			0.15			0.09			0.03	
Other loans and leases															
30–89 days past due	0.20	0.13	71	0.02	0.13	45	0.02	0.12	47	0.01	0.18	40	0.03	0.20	40
90+ days past due	0	0.01	34	0	0.01	34	0	0.01	34	0	0.01	33	0	0.01	30
Nonaccrual	0.13	0.08	77	0.13	0.15	66	0.14	0.09	73	0.15	0.15	68	0.20	0.13	73

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Past Due and Nonaccrual Loans and Leases—Continued

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Memoranda																
1-4 family	30-89 days past due	0.19	0.44	29	0.17	0.47	22	0.16	0.46	21	0.27	0.65	23	0.32	0.67	23
	90+ days past due	0.12	0.25	69	0.11	0.28	67	0.13	0.24	71	0.11	0.33	63	0.07	0.31	56
	Nonaccrual	0.04	0.68	6	0.05	0.88	6	0.05	0.71	7	0.05	0.89	5	0.06	0.73	3
Revolving	30-89 days past due	0.27	0.27	55	0.64	0.31	85	0.27	0.28	54	0.87	0.48	81	0.49	0.45	54
	90+ days past due	0.31	0.03	93	0.25	0.03	90	0.28	0.02	95	0.12	0.03	85	0.07	0.05	74
	Nonaccrual	0	1.02	5	0	1.31	4	0	1.18	6	0	1.13	5	0	1	5
Closed-end	30-89 days past due	0.19	0.46	28	0.13	0.48	14	0.15	0.49	24	0.21	0.65	20	0.30	0.70	24
	90+ days past due	0.10	0.28	68	0.09	0.31	66	0.12	0.26	70	0.11	0.38	63	0.07	0.35	56
	Nonaccrual	0.05	0.66	6	0.06	0.85	6	0.05	0.67	7	0.06	0.87	6	0.06	0.70	7
Junior lien	30-89 days past due	0.01	0.01	63	0.01	0.01	48	0.01	0.01	50	0.01	0.02	44	0.03	0.02	68
	90+ days past due	0.01	0	90	0.01	0	86	0.01	0	89	0.01	0	84	0	0	78
	Nonaccrual	0	0.03	30	0	0.05	19	0	0.03	25	0	0.04	20	0	0.04	22
Commercial real estate	30-89 days past due	0.10	0.16	50	0.14	0.22	50	0.02	0.15	20	0.19	0.26	55	0.43	0.18	88
	90+ days past due	0	0.01	30	0	0.02	48	0	0.01	28	0	0.02	47	0.10	0.03	83
	Nonaccrual	0	0.37	5	0.04	0.62	5	0.01	0.38	5	0.05	0.62	9	0.02	0.23	12
Construction and development	30-89 days past due	0	0.19	17	0.30	0.22	75	0.07	0.17	59	0	0.28	11	1.49	0.28	92
	90+ days past due	0	0	38	0	0.01	35	0	0.01	38	0	0.01	71	0.40	0.02	94
	Nonaccrual	0	0.17	15	0	0.50	11	0	0.20	15	0	0.41	22	0	0.20	25
1-4 family	30-89 days past due	0	0.03	29	0.22	0.03	92	0	0.02	30	0	0.03	28	0	0.06	25
	90+ days past due	0	0	47	0	0	44	0	0	44	0	0	42	0.40	0	98
	Nonaccrual	0	0.02	32	0	0.02	29	0	0.01	32	0	0.03	27	0	0.02	30
Other	30-89 days past due	0	0.14	20	0.08	0.16	62	0.07	0.13	72	0	0.22	13	1.49	0.20	93
	90+ days past due	0	0	39	0	0	38	0	0	41	0	0	81	0	0.01	70
	Nonaccrual	0	0.14	17	0	0.43	11	0	0.16	18	0	0.35	24	0	0.17	29
Multifamily	30-89 days past due	0	0.06	29	0	0.08	27	0	0.07	27	0	0.09	22	0.05	0.08	64
	90+ days past due	0	0	46	0	0	45	0	0	46	0	0	45	0	0	41
	Nonaccrual	0	0.12	25	0	0.13	19	0	0.17	21	0	0.11	20	0	0.05	21
Nonfarm non-residential	30-89 days past due	0.16	0.13	70	0.09	0.20	39	0	0.13	13	0.30	0.23	68	0.08	0.14	38
	90+ days past due	0	0.01	34	0	0.02	55	0	0.01	31	0	0.02	53	0	0.03	22
	Nonaccrual	0.01	0.45	6	0.06	0.78	6	0.01	0.45	7	0.07	0.80	8	0.03	0.28	12
Owner Occupied	30-89 days past due	0.13	0.04	90	0.05	0.06	56	0	0.04	21	0.18	0.07	85	0.01	0.07	19
	90+ days past due	0	0	38	0	0	67	0	0	37	0	0	66	0	0.01	26
	Nonaccrual	0.01	0.17	16	0.02	0.32	12	0.01	0.17	16	0.03	0.27	14	0.03	0.16	20
Other	30-89 days past due	0.03	0.08	50	0.04	0.12	42	0	0.08	14	0.11	0.14	60	0.07	0.07	63
	90+ days past due	0	0.01	39	0	0.01	34	0	0	37	0	0.01	33	0	0.01	30
	Nonaccrual	0	0.24	7	0.04	0.40	18	0	0.23	7	0.04	0.44	17	0	0.10	9
Farmland	30-89 days past due	0	0.17	31	0.04	0.13	63	0	0.10	31	0.10	0.11	69	0.01	0.23	50
	90+ days past due	0	0	45	0	0.01	45	0	0	45	0	0	45	0	0.01	42
	Nonaccrual	0	0.67	21	0	1.14	20	0	0.69	23	0.25	1.13	46	0.24	0.84	47
Credit card	30-89 days past due	0.83	0.87	45	0.85	0.75	52	0.84	0.81	50	1.08	0.95	58	1.40	1.19	63
	90+ days past due	0.85	0.45	74	1.28	0.56	83	0.91	0.45	79	1.87	0.63	95	1.52	0.78	79
	Nonaccrual	0	0.12	35	0	0.10	37	0	0.10	36	0	0.05	37	0	0.11	35

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Common Equity Tier 1 Capital					
Common stock plus related surplus	3,216,536	2,970,665	3,267,725	2,992,670	2,677,894
Retained earnings	178,950	190,945	93,088	94,818	201,562
Accumulated other comprehensive income (AOCI)	-434,400	168,752	77,080	331,377	110,444
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	2,961,086	3,330,362	3,437,893	3,418,865	2,989,900
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	135,625	136,332	135,769	136,562	133,918
Accumulated other comprehensive income-related adjustments	-434,400	168,751	77,080	331,377	110,444
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	3,259,861	3,025,279	3,225,044	2,950,926	2,745,538
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	3,259,861	3,025,279	3,225,044	2,950,926	2,745,538
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	0	0	0	0	144,784
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	0	0	0	0	144,784
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	0	0	0	0	144,784
Tier 1 Capital	3,259,861	3,025,279	3,225,044	2,950,926	2,890,322
Tier 2 Capital					
Tier 2 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	160,183	226,367	174,836	238,506	161,757
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	160,183	226,367	174,836	238,506	161,757
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	160,183	226,367	174,836	238,506	161,757
Exited advanced approach tier 2 capital					
Total capital	3,420,044	3,251,646	3,399,880	3,189,432	3,052,079
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	36,092,247	32,384,086	35,445,010	31,376,163	25,528,194
Less: Deductions from common equity tier 1 capital	135,625	136,332	135,769	136,562	133,918
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	35,956,622	32,247,754	35,309,241	31,239,601	25,394,276
Total risk-weighted assets	23,415,739	21,991,816	22,483,748	21,516,461	19,713,813
Exited advanced approach total RWA					

	BHC	Peer # 1	Pct												
Capital Ratios															
Common equity tier 1 capital, column A	13.92	12.18	80	13.76	12.54	71	14.34	12.37	81	13.71	12.35	76	13.93	12.11	80
Common equity tier 1 capital, column B	0	0.26	46	0	0.28	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	13.92	12.88	75	13.76	13.31	63	14.34	13.11	72	13.71	13.08	69	14.66	12.78	80
Tier 1 capital, column B	0	0.31	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	14.61	14.72	58	14.79	15.37	48	15.12	14.91	61	14.82	15.23	51	15.48	14.36	73
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	9.07	9.06	54	9.38	9.15	57	9.13	8.98	60	9.45	9.13	63	11.38	9.76	84
Supplementary leverage ratio, advanced approaches HCs		6.62			7.94			6.71			8.72			7.41	

BHC Name

City/State

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	4,356	4,388	4,405	4,423	4,306	-0.73	2.86
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	4,356	4,388	4,405	4,423	4,306	-0.73	2.86
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
Total Insurance Underwriting Equity							
Total insurance underwriting equity	4,324	4,355	4,358	4,381	4,276	-0.71	6.11
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	4,324	4,355	4,358	4,381	4,276	-0.71	6.11
Total insurance underwriting net income	10	0	29	59	75		-61.54
Total property and casualty	0	0	0	0	0		
Total life and health	10	0	29	59	75		-61.54
Claims and Claims Adjusted Expense Reserves (P/C)							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned Premiums (P/C)							
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder Benefit and Contractholder Funds (L/H)							
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	4		-100.00
Separate Account Liabilities (L/H)							
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance Activities Revenue							
Insurance activities revenue	173	249	1,262	903	1,264	-30.52	-60.14
Other insurance activities income	173	249	1,262	900	1,251	-30.52	-57.07
Insurance and Reinsurance Underwriting Income							
Insurance and reinsurance underwriting income	0	0	0	3	13		-100.00
Premiums	0	0	0	3	13		-100.00
Credit related insurance underwriting	0	0	0	3	13		-100.00
Other insurance underwriting	0	0	0	0	0		
Insurance Benefits, Losses, Expenses							
Insurance benefits, losses, expenses	0	0	6	6	9		-100.00
Net Assets of Insurance Underwriting Subsidiaries							
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life Insurance Assets							
Life insurance assets	20,132	19,767	20,002	19,638	19,185	1.85	8.33

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
Analysis Ratios															
Insurance Underwriting Assets / Consolidated Assets															
Insurance underwriting assets / Consolidated assets	0.01	0	87	0.01	0	86	0.01	0	86	0.01	0	86	0.02	0.01	82
Insurance underwriting assets (P/C) / Total insurance underwriting assets	0	50.48	18	0	54.39	17	0	53.11	18	0	53.67	17	0	51.47	18
Insurance underwriting assets (L/H) / Total insurance underwriting assets	100	49.52	81	100	45.61	82	100	46.89	82	100	46.33	82	100	48.53	81
Separate account assets (L/H) / Total life assets	0	11.64	43	0	12.21	43	0	13.40	42	0	11.24	43	0	7.26	42
Insurance Activities Revenue / Adjusted Operating Income															
Insurance activities revenue / Adjusted operating income	0.05	0.38	54	0.07	0.38	50	0.09	0.36	54	0.07	0.41	51	0.09	0.47	50
Premium income / Insurance activities revenue	0	3.33	42	0	2.23	43	0	2.76	42	0.33	2.84	82	1.03	7.32	77
Credit related premium income / Total premium income		37.50			33.33			32.99		100	38.23	81	100	34.91	83
Other premium income / Total premium income		62.50			66.67			67.01		0	61.77	18	0	65.09	16
Insurance Underwriting Net Income / Consolidated Net Income															
Insurance underwriting net income / Consolidated net income	0.01	0.02	87	0	0.02	45	0.01	0.02	85	0.02	0.03	86	0.02	0.08	80
Insurance net income (P/C) / Equity (P/C)		25.60			22.15			23.22			15.59			19.86	
Insurance net income (L/H) / Equity (L/H)	0.93	150.40	33	0	3.56	37	0.67	4.49	33	1.35	3.62	46	1.75	5.13	33
Insurance benefits, losses, expenses / Insurance premiums		2,703.20			1,367.96			927.51			200	447.82	72	69.23	233.61
Reinsurance Recovery (P/C) / Total Assets (P/C)															
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0.07			0.07			0.15	
Reinsurance Recovery (L/H) / Total Assets (L/H)															
Reinsurance recovery (L/H) / Total assets (L/H)	0	0	50	0	0	50	0	0	50	0	0	50	0	0.15	45
Net Assets of Insurance Underwriting Subsidiaries / Consolidated Assets															
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42
Life Insurance Assets / Tier 1 Capital + Allowance for Loan and Lease Losses															
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	0.59	12.22	8	0.61	11	10	0.59	12	7	0.62	11.03	10	0.63	11.51	11
Broker-Dealer Activities															
Net Assets of Broker-Dealer Subsidiaries (\$000)															
Net assets of broker-dealer subsidiaries (\$000)			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.46	37	0	0.50	37	0	0.46	37	0	0.75	37	0	1.39	34

BHC Name

City/State

Foreign Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	5,000	31,957	5,000	31,845	29,662
Real estate loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	5,000	31,957	5,000	31,845	29,662
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	5,000	31,957	5,000	31,845	29,662
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.70	33	0	0.69	33	0	0.66	33	0	0.87	31	0	1.25	31
Cost: Interest-bearing deposits		0.14			0.13			0.14			0.42			1.19	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.72			0.37			0.20			5.18			27.03	
Commercial and industrial loans		1.62			1.94			0.79			0.64			0.29	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases	-84.35	10.28	4	7.16	-6.17	74	-84.30	6.83	3	7.36	-2.40	70	9.85	22.48	65
Total selected assets	-84.35	17.19	3	7.16	-2.56	71	-84.30	9.48	3	7.36	2.04	60	9.85	12.40	67
Deposits		-5.48			2.95			0.73			3.46			10.36	

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	62,901	87,975	67,457	95,741	113,810	-28.50	3010.83
1-4 family residential loans	62,901	87,975	67,457	95,741	113,810	-28.50	3010.83
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		
Activity as a Percent of Total Assets							
Securitization activities	0.18	0.26	0.18	0.18	0.29	0.44	
1-4 family residential loans	0.18	0.26	0.18	0.18	0.29	0.44	
Home equity lines	0	0	0	0	0	0	
Credit card receivables	0	0	0	0	0	0	
Auto loans	0	0	0	0	0	0	
Commercial and Industrial loans	0	0	0	0	0	0	
All other loans and leases	0	0	0	0	0	0	
Asset-backed commercial paper conduits	0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0	0	
Liquidity commitments provided to conduit structures	0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)							
1-4 family residential loans	19.94	19.24	20.28	19.36	18.39		
Home equity lines	1.77	1.78	1.87	1.93	2.41		
Credit card receivables	3.51	3.60	3.77	3.98	5.15		
Auto loans and other consumer loans	6.88	6.52	7.12	6.62	7.38		
Commercial and industrial loans	22.84	25.40	21.23	24.84	22.96		
All other loans and leases	45.07	43.46	45.72	43.27	43.70		

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Percent of Total Securitization Activities by Type					
Retained credit exposure	0	0	0	0	0
1-4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0
Seller's interest carried as securities and loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0

	Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
30-89 Days Past Due Securitized Assets								
1-4 family residential loans	1,517	586	1,241	1,651	1,893	158.87		
Home equity lines	0	0	0	0	0			
Credit card receivables	0	0	0	0	0			
Auto loans	0	0	0	0	0			
Commercial and industrial loans	0	0	0	0	0			
All other loans and leases	0	0	0	0	0			
Total 30-89 days past due securitized assets	1,517	586	1,241	1,651	1,893	158.87		
90+ Days Past Due Securitized Assets								
1-4 family residential loans	2,116	2,805	2,630	5,188	0	-24.56		
Home equity lines	0	0	0	0	0			
Credit card receivables	0	0	0	0	0			
Auto loans	0	0	0	0	0			
Commercial and industrial loans	0	0	0	0	0			
All other loans and leases	0	0	0	0	0			
Total 90+ days past due securitized assets	2,116	2,805	2,630	5,188	0	-24.56		
Total past due securitized assets	3,633	3,391	3,871	6,839	1,893	7.14		
Net Losses on Securitized Assets								
1-4 family residential loans	0	0	0	0	0			
Home equity lines	0	0	0	0	0			
Credit card receivables	0	0	0	0	0			
Auto loans	0	0	0	0	0			
Commercial and industrial loans	0	0	0	0	0			
All other loans and leases	0	0	0	0	0			
Total net losses on securitized assets	0	0	0	0	0			

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	2.41	0.67	1.84	1.72	1.66
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	2.41	0.67	1.84	1.72	1.66
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	3.36	3.19	3.90	5.42	0
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	3.36	3.19	3.90	5.42	0
Total past due securitized assets percent of securitized assets	5.78	3.85	5.74	7.14	1.66
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0	0	0	0	0
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.23	0.14	0.19	0.26	0.36
Home equity lines	0.27	0.64	0.27	0.87	0.49
Credit card receivables	0.83	0.85	0.84	1.08	1.40
Commercial and industrial loans	0.09	0.04	0.11	0.05	0.28
All other loans and leases	0.32	0.25	0.31	0.39	0.66
Total managed loans past due 30–89 days	0.27	0.21	0.26	0.32	0.55
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.16	0.18	0.20	0.27	0.07
Home equity lines	0.31	0.25	0.28	0.12	0.07
Credit card receivables	0.85	1.28	0.91	1.87	1.52
Commercial and industrial loans	0.01	0.01	0.01	0.08	0.02
All other loans and leases	0.02	0.12	0.02	0.03	0.07
Total managed loans past due 90+ days	0.08	0.15	0.09	0.17	0.13
Total Past Due Managed Assets	0.35	0.35	0.36	0.48	0.69
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	0	0	0	-0.01	0
Home equity lines	0.03	0.03	0	-0.05	0.06
Credit card receivables	2.48	6.05	3.48	3.97	4.63
Commercial and industrial loans	0.01	0	-0.14	0.10	0.04
All other loans and leases	0.06	0.05	0.04	0.06	0.17
Net Losses on Managed Assets Percent of Total Managed Assets	0.12	0.24	0.12	0.21	0.33

BHC Name

City/State

Parent Company Income Statement

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change		
						1-Year	5-Year	
Operating Income								
Income from bank subsidiaries	9,342	8,656	36,387	33,723	37,865	7.93	26.79	
Dividends	1	1	1	1	0	0.00	-50.00	
Interest	87	11	48	218	1,057	690.91	24.29	
Management and service fees	9,254	8,644	36,338	33,504	36,808	7.06	26.84	
Other income	0	0	0	0	0			
Income from nonbank subsidiaries	3	2	6	15	151	50.00	-57.14	
Dividends	0	0	0	0	0			
Interest	1	1	3	15	151	0.00	-85.71	
Management and service fees	2	1	3	0	0	100.00		
Other income	0	0	0	0	0			
Income from subsidiary holding companies	70,000	90,000	340,000	210,000	500,000	-22.22	75.00	
Dividends	70,000	90,000	340,000	210,000	500,000	-22.22	75.00	
Interest	0	0	0	0	0			
Management and service fees	0	0	0	0	0			
Other income	0	0	0	0	0			
Total income from subsidiaries	79,345	98,658	376,393	243,738	538,016	-19.58	67.48	
Securities gains (losses)	0	0	0	0	0		-100.00	
Other operating income	1,718	1,293	5,089	6,084	9,660	32.87	47.72	
Total operating income	81,063	99,951	381,482	249,822	547,676	-18.90	59.90	
Operating Expenses								
Personnel expenses	9,667	7,883	37,362	31,277	32,882	22.63	40.08	
Interest expense	0	0	0	0	0			
Other expenses	4,812	4,071	17,844	16,624	18,330	18.20	-15.07	
Provision for loan and lease losses	0	0	0	0	0			
Total operating expenses	14,479	11,954	55,206	47,901	51,212	21.12	15.21	
Income (loss) before taxes	66,313	87,915	326,355	201,974	496,774	-24.57	73.92	
Applicable income taxes (credit)	-1,106	-1,533	-3,949	-3,648	-4,098			
Extraordinary items								
Income before undistributed income of subsidiaries	67,419	89,448	330,304	205,622	500,872	-24.63	64.87	
Equity in undistributed income of subsidiaries	50,735	41,524	200,461	148,435	-79,641	22.18	65.74	
Bank subsidiaries	0	0	0	0	0			
Nonbank subsidiaries	6,031	7,042	32,030	-2,990	3,648	-14.36	3250.56	
Subsidiary holding companies	44,704	34,482	168,431	151,425	-83,289	29.64	46.90	
Net income (loss)	118,154	130,972	530,765	354,057	421,231	-9.79	65.24	
Memoranda								
Bank net income	1	1	1	1	0	0.00	-50.00	
Nonbank net income	6,031	7,042	32,030	-2,990	3,648	-14.36	3250.56	
Subsidiary holding companys' net income	114,704	124,482	508,431	361,425	416,711	-7.85	62.86	

BHC Name

City/State

Parent Company Balance Sheet

Dollar Amount in Thousands	03/31/2022	% of Total Assets	03/31/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
									1-Year	5-Year
Assets										
Investment in bank subsidiaries	50,081	1.67	50,084	1.49	50,003	1.43	50,009	50,012	-0.01	-0.56
Common and preferred stock	12	0	15	0	3	0	9	12	-20.00	-42.86
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	50,069	1.67	50,069	1.49	50,000	1.43	50,000	50,000	0.00	-0.55
Other receivables	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries	143,120	4.77	98,144	2.92	141,508	4.06	100,253	97,388	45.83	140.66
Common and preferred stock	106,970	3.56	75,362	2.25	100,983	2.90	68,346	71,290	41.94	105.64
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	36,150	1.20	22,782	0.68	40,525	1.16	31,907	26,098	58.68	385.10
Other receivables	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	2,533,222	84.41	2,951,276	87.92	2,997,136	85.97	3,077,068	2,687,680	-14.17	10.29
Common and preferred stock	2,533,222	84.41	2,951,276	87.92	2,997,136	85.97	3,077,068	2,687,680	-14.17	10.29
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		-100.00
Securities	11,199	0.37	7,476	0.22	11,718	0.34	7,629	4,180	49.80	-81.29
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	222,894	7.43	209,875	6.25	245,616	7.05	171,943	301,913	6.20	112.07
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	5,142	0.17	5,115	0.15	5,048	0.14	5,112	5,164	0.53	-0.46
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	35,577	1.19	34,670	1.03	35,156	1.01	32,890	29,190	2.62	101.62
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	3,001,235	100.00	3,356,640	100.00	3,486,185	100.00	3,444,904	3,175,527	-10.59	15.68
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0		
Subordinated notes and debentures	0	0	0	0	0	0	0	0		
Other liabilities	40,595	1.35	44,050	1.31	48,887	1.40	47,857	40,843	-7.84	13.66
Balance due to subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total liabilities	40,595	1.35	44,050	1.31	48,887	1.40	47,857	40,843	-7.84	13.66
Equity Capital	2,960,640	98.65	3,312,590	98.69	3,437,298	98.60	3,397,047	3,134,684	-10.62	15.71
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	144,784		-100.00
Common stock	610,804	20.35	589,352	17.56	610,804	17.52	589,352	563,978	3.64	19.76
Common surplus	2,678,025	89.23	2,420,393	72.11	2,689,894	77.16	2,436,288	2,151,464	10.64	73.44
Retained earnings	178,504	5.95	173,173	5.16	92,493	2.65	73,000	201,562	3.08	-47.04
Accumulated other comprehensive income	-434,400	-14.47	168,752	5.03	77,080	2.21	331,377	110,444		
Other equity capital components	-72,293	-2.41	-39,080	-1.16	-32,973	-0.95	-32,970	-37,548		
Total liabilities and equity capital	3,001,235	100.00	3,356,640	100.00	3,486,185	100.00	3,444,904	3,175,527	-10.59	15.68
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0	0	0		
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

BHC Name

City/State

Parent Company Analysis—Part 1

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	14.26	9.94	86	15.49	12.54	73	15.41	11.94	79	10.70	7.29	77	13.71	9.68	88
Bank net income / Average equity investment in banks	53.33	10.44	99	33.33	12.55	97	7.25	11.80	9	5.95	7.45	29	0	10.51	2
Nonbank net income / Average equity investment in nonbanks	23.20	11.36	79	39.20	12.53	90	37	13.12	87	-4.60	9.75	6	5.31	7.89	53
Subsidiary HCs net income / Average equity investment in sub HCs	16.59	8.34	84	16.52	11.69	75	16.80	10.11	80	12.41	7.01	79	15.24	8.55	92
Bank net income / Parent net income	0	97.54	9	0	95.97	9	0	96.79	9	0	88.16	11	0	82.22	7
Nonbank net income / Parent net income	5.10	3.43	76	5.38	2.83	76	6.03	3.40	78		3.59		0.87	5.93	50
Subsidiary holding companies' net income / Parent net income	97.08	80.23	66	95.04	65.70	60	95.79	65.35	65	102.08	68.34	75	98.93	74	61
Leverage															
Total liabilities / Equity capital	1.37	16.87	15	1.33	17.74	13	1.42	16.81	15	1.41	20.06	12	1.30	20.43	11
Total debt / Equity capital	0	11.65	12	0	11.90	11	0	11.71	11	0	14.41	10	0	14.31	13
Total debt + notes payable to subs that issued TPS / Equity capital	0	13.71	8	0	14.30	7	0	13.63	8	0	16.67	6	0	16.36	7
Total debt + Loans guaranteed for affiliate / Equity capital	0	11.72	12	0	12.02	11	0	11.77	11	0	14.68	10	0	14.56	13
Total debt / Equity capital – excess over fair value	0	11.75	12	0	12	11	0	11.81	11	0	14.52	10	0	14.51	13
Long-term debt / Equity capital	0	11.08	12	0	11.33	11	0	10.95	12	0	13.56	10	0	13.04	13
Short-term debt / Equity capital	0	0.49	40	0	0.52	41	0	0.57	38	0	0.77	38	0	1.02	36
Current portion of long-term debt / Equity capital	0	0.08	42	0	0.04	41	0	0.06	41	0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital	0	0.07	41	0	0.10	40	0	0.05	41	0	0.08	39	0	0.12	38
Long-term debt / Consolidated long-term debt	0	40.81	10	0	35.48	11	0	39.86	10	0	34.67	10	0	28.44	13
Double Leverage															
Equity investment in subs / Equity capital	89.18	103.47	2	91.37	102.85	5	90.13	103.22	3	92.59	102.81	6	88.01	103.22	5
Total investment in subs / Equity capital	92.09	108.45	2	93.57	108.21	5	92.77	108.40	3	95	110.16	7	90.44	111.07	2
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-0.68	0.38	6	-0.55	0.22	8	-0.64	0.29	6	-0.71	0.47	9	-0.89	0.36	6
Equity investment in subs – equity cap / Net income-div (X)		1.31			0.74			1.05			1.82			1.22	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	181.43	129.62	73	242.10	111.20	90	221.21	152.85	78	148.61	136.59	65	321.86	177.68	88
Cash from ops + noncash items + op expense / Op expense + dividend	166.32	125.04	66	233.03	98.58	89	225.81	154.48	78	151.74	147.24	65	323.78	190.27	84
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	56.45	98.29	31	193.45	85.35	86	145.97	98.54	83	30.09	134.08	7	158.55	116.34	81
Pretax operating income + interest expense / Interest expense		2,251.18			1,142.88			1,835.33			2,016.32			1,968.54	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref		1,728.15			1,357.31			1,770.77			1,539.23			1,632.83	
Dividends + interest from subsidiaries / Interest expense + dividends	218.05	145.40	75	292.26	117.86	90	277.16	174.12	80	164.80	150.43	65	409.26	210.80	86
Fees + other income from subsidiaries / Salary + other expenses	63.93	9.52	90	72.32	13.36	90	65.83	11.92	89	69.94	13.95	89	71.87	16.52	87
Net income / Current part of long-term debt + preferred dividends (X)		20.52			33.13			47.61			52.45			57.11	
Other Ratios															
Net assets that reprice within 1 year / Total assets	8.42	3.42	81	6.82	3.97	72	7.82	3.44	78	5.63	3.85	69	10.02	2.64	86
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.24			0.05			0.17			0.10			0.04	
Nonaccrual		0.75			1.22			0.92			1.03			0.54	
Total		1			1.27			1.09			1.13			0.58	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.02	47	0	0.03	47	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.02	47	0	0.03	47	0	0.02	46	0	0.05	46	0	0.10	46
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.50	1.70	71	0.33	1.80	66	0.46	1.76	70	0.33	2.66	64	0.40	5.62	60
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets	0	0.05	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36

BHC Name

City/State

Parent Company Analysis—Part 2

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	47.68	64.91	38	34.43	74.87	23	37.15	66.37	29	62.04	81.10	40	24.45	57.84	20
Dividends declared / Net income.....	27.20	33.46	36	23.52	23.13	48	23.12	28.27	38	36.03	42.29	41	29.07	33.08	42
Net income – dividends / Average equity.....	10.38	6.76	81	11.85	9.52	73	11.84	8.62	77	6.84	4.14	82	9.72	6.46	87
Percent of Dividends Paid															
Dividends from bank subsidiaries.....	0	124.34	30	0	101.14	31	0	155.92	15	0	132.17	15	0	178.13	9
Dividends from nonbank subsidiaries.....	0	1.65	31	0	3.28	30	0	4.90	22	0	3.41	23	0	7.53	19
Dividends from subsidiary holding companies.....	217.78	3.24	95	292.22	4.75	96	277.11	5.91	95	164.62	4.85	95	408.28	21.40	94
Dividends from all subsidiaries.....	217.78	153.16	69	292.22	128.99	87	277.12	203.53	74	164.62	174.85	60	408.28	260.40	81
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries.....	100	43.39	85	100	30.63	94	100	45.96	93	100	60.28	85		66.55	
Interest income from bank subsidiaries.....	8,700	0.15	99	1,100	0.12	99	4,800	0.11	99	21,800	0.36	99		0.54	
Management and service fees from bank subsidiaries.....	925,400	0.75	99	864,400	1.08	99	999,999	0.88	99	999,999	1.47	99		1.55	
Other income from bank subsidiaries.....	0	0	48	0	0	47	0	0	47	0	0	46		0	
Operating income from bank subsidiaries.....	934,200	49.34	99	865,600	33.49	99	999,999	51.33	99	999,999	62.88	99		69.36	
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries.....	0	31.46	24	0	47.24	21	0	62.63	8		56.39		0	82.95	12
Interest income from nonbank subsidiaries.....	0.02	2.20	74	0.01	2.80	67	0.01	2.44	62		7.38		4.14	20.25	62
Management and service fees from nonbank subsidiaries.....	0.03	0.46	84	0.01	0.53	81	0.01	0.37	80		0.86		0	1.92	38
Other income from nonbank subsidiaries.....	0	0.06	48	0	0.09	45	0	0.07	45		0.16		0	1.06	43
Operating income from nonbank subsidiaries.....	0.05	39.06	32	0.03	69.48	21	0.02	87.22	6		79.84		4.14	150.41	13
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....	61.03	117.80	50	72.30	28.44	80	66.87	38.10	65	58.10	43.51	61	119.99	61.23	84
Interest income from subsidiary holding companies.....	0	11.88	27	0	6.44	22	0	5.26	22	0	8.40	23	0	6.54	25
Management and service fees from subsidiary holding companies.....	0	0.52	47	0	0.37	45	0	0.73	42	0	0.44	45	0	0.36	46
Other income from subsidiary holding companies.....	0	-3.33	52	0	-1.46	52	0	-0.40	50	0	0.01	45	0	0.29	44
Operating income from subsidiary holding companies.....	61.03	126.86	44	72.30	34.47	70	66.87	58.37	50	58.10	55.20	52	119.99	76.49	76
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries.....	0	60.28	31	0	58.57	31	0	74.16	15	0	69.76	17	0	67.32	10
Interest income from bank subsidiaries.....	0.11	1.04	67	0.01	0.72	52	0.01	0.23	54	0.09	0.63	55	0.19	0.80	61
Management and service fees from bank subsidiaries.....	11.42	1.48	91	8.65	4.11	84	9.53	1.44	88	13.41	1.87	88	6.72	1.81	86
Other income from bank subsidiaries.....	0	0.01	46	0	0.02	46	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries.....	11.52	73.91	20	8.66	71.70	19	9.54	83.13	12	13.50	82.20	14	6.91	78.80	15
Dividends from nonbank subsidiaries.....	0	4.30	30	0	5.32	29	0	3.07	21	0	1.95	23	0	2.65	19
Interest income from nonbank subsidiaries.....	0	0.21	80	0	0.82	74	0	0.18	73	0.01	0.73	72	0.03	1.19	66
Management and service fees from nonbank subsidiaries.....	0	0.01	88	0	0.05	86	0	0.01	84	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries.....	0	0	48	0	0.01	47	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries.....	0	6.88	47	0	10.59	39	0	4.67	28	0.01	4.70	32	0.03	7.29	25
Dividends from subsidiary holding companies.....	86.35	1.52	95	90.04	1.03	98	89.13	2.10	97	84.06	2.53	95	91.29	4.52	96
Interest income from subsidiary holding companies.....	0	0.01	46	0	0.13	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	86.35	3.73	92	90.04	2.35	96	89.13	3.91	96	84.06	4.56	92	91.29	6.08	93
Loans and advances from subsidiaries / Short term debt.....		225.56			142.34			158.10			135.13			83.37	
Loans and advances from subsidiaries / Total debt.....		28.43			29.59			26.38			27.08			28.33	